

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS**

In Re:	ERMA LOUISE WEST	§	Case No.: 04-40875
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Debtor(s)

CHAPTER 13 STANDING TRUSTEE FINAL REPORT AND ACCOUNT

Tom Vaughn, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 11/03/2004.
- 2) The case was confirmed on 12/20/2004.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 03/12/2009.
- 6) Number of months from filing to the last payment: 52
- 7) Number of months case was pending: 57
- 8) Total value of assets abandoned by court order: NA
- 9) Total value of assets exempted: \$ 23,073.00
- 10) Amount of unsecured claims discharged without payment \$ 4,460.00
- 11) All checks distributed by the trustee to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$ 98,865.99
Less amount refunded to debtor	\$ 323.51
NET RECEIPTS	\$ 98,542.48

Expenses of Administration:

Attorney's Fees Paid through the Plan	\$ 2,700.00
Court Costs	\$.00
Trustee Expenses and Compensation	\$ 5,954.13
Other	\$.00

TOTAL EXPENSES OF ADMINISTRATION **\$ 8,654.13**

Attorney fees paid and disclosed by debtor **\$.00**

Scheduled Creditors:

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
US EMPLOYEES CREDIT	UNSECURED	NA	2,714.85	2,714.85	2,714.85	.00
DEUTSCHE BANK NATION	SECURED	113,800.00	113,740.96	68,390.40	68,390.40	.00
DEUTSCHE BANK NATION	SECURED	12,000.00	10,172.94	10,172.94	10,172.94	.00
ARONSON FURNITURE	SECURED	1,000.00	540.46	400.00	400.00	24.04
ARONSON FURNITURE	UNSECURED	600.00	540.46	680.92	680.92	.00
VG COFFEY & ASSOC	SECURED	5,700.00	13,500.00	5,700.00	5,700.00	432.65
CITY OF CHICAGO WATE	UNSECURED	900.00	284.55	284.55	284.55	.00
MICHAEL REESE HOSPIT	UNSECURED	60.00	NA	NA	.00	.00
PATHOLOGY ASSOC OF C	UNSECURED	100.00	NA	NA	.00	.00
PAYDAY LOANS	UNSECURED	1,000.00	NA	NA	.00	.00
SIR FINANCE	UNSECURED	1,000.00	1,088.00	1,088.00	1,088.00	.00
UNIVERSITY OF IL HOS	UNSECURED	400.00	NA	NA	.00	.00
US EMPLOYEES CREDIT	UNSECURED	2,900.00	NA	NA	.00	.00
AMERIQUEST MORTGAGE	OTHER	NA	NA	NA	.00	.00
VG COFFEY & ASSOC	SECURED	NA	.00	.00	.00	.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
Secured Payments:			
Mortgage Ongoing	68,390.40	68,390.40	.00
Mortgage Arrearage	15,872.94	15,872.94	432.65
Debt Secured by Vehicle	.00	.00	.00
All Other Secured	<u>400.00</u>	<u>400.00</u>	<u>24.04</u>
TOTAL SECURED:	84,663.34	84,663.34	456.69
Priority Unsecured Payments:			
Domestic Support Arrearage	.00	.00	.00
Domestic Support Ongoing	.00	.00	.00
All Other Priority	<u>.00</u>	<u>.00</u>	<u>.00</u>
TOTAL PRIORITY:	.00	.00	.00
GENERAL UNSECURED PAYMENTS:	4,768.32	4,768.32	.00

Disbursements:

Expenses of Administration	\$ 8,654.13	
Disbursements to Creditors	\$ 89,888.35	
TOTAL DISBURSEMENTS:		\$ 98,542.48

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 08/06/2009

/s/ Tom Vaughn
Tom Vaughn, Chapter 13 Trustee

STATEMENT : This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R § 1320. 4(a)(2) applies.